

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF MISSISSIPPI
ABERDEEN DIVISION

In re: ELIZABETH MACK

Case No.: 21-10487-JDW

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Locke D. Barkley, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/12/2021.
- 2) The plan was confirmed on 07/21/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/09/2022.
- 5) The case was dismissed on 09/09/2022.
- 6) Number of months from filing or conversion to last payment: 17.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 3,892.93.
- 10) Amount of unsecured claims discharged without full payment: .00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor:	\$31,687.00
Less amount refunded to debtor:	\$.00

NET RECEIPTS:	\$31,687.00
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Expenses of Administration:

Attorney's Fees Paid Through The Plan:	\$1,913.00
Court Costs:	\$.00
Trustee Expenses and Compensation:	\$2,218.09
Other:	\$.00

TOTAL EXPENSES OF ADMINISTRATION:	\$4,131.09
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Attorney fees paid and disclosed by debtor:	\$1,687.00
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Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
21ST MORTGAGE	Secured	98,000.00	110,377.57	18,350.97	18,350.97	.00
21ST MORTGAGE	Secured	8,499.30	13,806.32	13,806.32	3,166.72	.00
21ST MORTGAGE	Secured	2,500.70	2,484.08	2,484.08	569.74	.00
ALLY	Secured	NA	NA	NA	.00	.00
ALLY FINANCIAL	Secured	32,124.00	34,237.84	34,237.84	.00	.00
CAPITAL ONE	Secured	14,000.00	NA	NA	.00	.00
DIVERSIFIED CONSULTANTS	Unsecured	387.00	NA	NA	.00	.00
FIRST HERITAGE CREDIT	Unsecured	1,839.00	1,717.91	1,717.91	343.56	.00
FRANKLIN COLLECTION SERVICES	Unsecured	671.00	NA	NA	.00	.00
HEARTLAND CAPITAL INVESTMENT LLC	Secured	6,000.00	5,146.17	5,146.17	1,075.15	269.51
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	1,018.44	1,018.44	1,018.44	203.64	.00
KOHL'S PERITUS PORTFOLIO SVCS II LI	Unsecured	477.00	446.29	446.29	89.16	.00
LVNV FUNDING	Unsecured	1,123.00	1,122.88	1,122.88	224.52	.00
MAGNOLIA FEDERAL CREDIT UNION	Secured	11,700.00	10,007.04	9,540.00	1,993.04	499.62
MAGNOLIA FEDERAL CREDIT UNION	Unsecured	1,516.00	1,482.31	1,482.31	296.40	.00

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MAGNOLIA FEDERAL CREDIT UNION	Unsecured	NA	467.04	467.04	93.36	.00
MARSHALL COUNTY CHANCERY CLERK	Secured	NA	NA	NA	.00	.00
MARSHALL COUNTY TAX COLLECTOR	Secured	NA	NA	NA	.00	.00
MCKAY LAWLER FRANKLIN FOREMAN,	Secured	NA	NA	NA	.00	.00
MEDICAL FINANCIAL SERVICES	Unsecured	395.00	NA	NA	.00	.00
MIRAMED REVENUE GROUP	Unsecured	112.00	NA	NA	.00	.00
MONEY MATTERS	Secured	2,639.57	NA	NA	.00	.00
OCWEN LOAN SERVICING LLC	Secured	NA	NA	NA	.00	.00
PARAGON REVENUE GROUP	Unsecured	258.00	NA	NA	.00	.00
PHH MORTGAGE F/K/A OCWEN LOAN S	Unsecured	NA	NA	NA	.00	.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	467.00	459.50	459.50	91.80	.00
QUANTUM3 GROUP LLC	Unsecured	395.00	464.48	464.48	92.88	.00
QUANTUM3 GROUP LLC	Unsecured	1,397.38	NA	NA	.00	.00
RECEIVABLES PERFORMANCE MANAG	Unsecured	252.00	NA	NA	.00	.00
REGIONS BANK	Unsecured	438.38	NA	NA	.00	.00
ROYAL FURNITURE	Secured	926.00	864.73	300.00	62.07	15.69
ROYAL FURNITURE	Unsecured	NA	564.73	564.73	112.92	.00
SHAPIRO & MASSEY	Secured	NA	NA	NA	.00	.00
SYNCHRONY BANK	Secured	NA	NA	NA	.00	.00

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UNIVERSAL COLLECTION SYSTEMS	Unsecured	26.22	26.22	26.22	5.16	.00

Summary of Disbursements to Creditors:**Secured Payments:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Mortgage Ongoing:	18,350.97	18,350.97	.00
Mortgage Arrearage:	16,290.40	3,736.46	.00
Debt Secured by Vehicle:	43,777.84	1,993.04	499.62
All Other Secured:	5,446.17	1,137.22	285.20
TOTAL SECURED:	83,865.38	25,217.69	784.82

Priority Unsecured Payments:

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00

GENERAL UNSECURED PAYMENTS:

7,769.80 1,553.40 .00

Disbursements:

Expenses of Administration:	\$4,131.09
Disbursements to Creditors:	\$27,555.91

TOTAL DISBURSEMENTS:

\$31,687.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 09/30/2022By: /s/Locke D. Barkley

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.